The 2009 Military Saves Campaign

Julie Kyrazis, Assistant Director
Military Saves

What tools motivate people to change their behavior?

Success Stories

Detail Chinhae

- 23 members of detail enrolled in Military Saves
- Most investing in TSP or other outside investments
- Emphasize financial education and sign up for personal investment classes

Sailor

- Divorced single mom with lots of debt
- Self-educated
- Went on a financial diet and used cash for everything
- When out of debt, put all bonus and extra money into savings and TSP
- Owns own home, puts 20% into TSP, has college savings for children
- Still drives her 95 Toyota Camry

Airman

- Came to the service with lots of debt
- Took advantage of educational resources available
- Used money from TDYs and deployments to pay off her bills
- Has all the things Military Saves advocates:
  - A Good Basic Need Budgeting Plan
  - Money Market Emergency Fund
  - Roth IRA
  - TSP

Colonel

- Paying forward what he's learned
- Teaching classes during his deployment to Kuwait
- Using common sense principles
- Taking the PhD-level wording and bringing it to a level a Private First Class can understand

Savings Tips

Tips from Savers

- Put away money monthly into a vacation and a Christmas fund – start small and increase with salary raises
- Avoid the temptation to shop impulsively—stop reading fashion magazines and catalogs
- Buy the new washable utility uniforms and save money on dry cleaning
- Shop at the commissary

-$78 for a movie for a family of 4

Orange Pk24 Unit0587
1910 Wells Rd
Orange Park, FL 32073

Saturday, November 15, 2008 6:11pm

S-A-L-E-S D-R-A-F-T

CASHIER: 7472
STATION: 514

01 #2 Big Screen	$16.25
02 Large Drink	
01 Large Popcorn	
01 Sour Patch Kids	$4.25

Total: $20.50

TENDERED:
CREDIT CARD $20.50
Visa: XXXXXXXXXXXX5852
AUTH: 066555

CREDIT CARD $20.50

Visa: XXXXXXXXXXXX5852
NAME: KYRAZIS/JULIA
AUTH: 066555

CUSTOMER COPY

Orange Pk24 Unit0587
1910 Wells Rd
Orange Park, FL 32073
11/15/2008 6:11 PM
SALES SUMMARY
Remote Sale

AMOUNT
Total $58.00
Ticket Quantity 4

VOID IF DETACHED

Confirmation No: 2838716

Visa: XXXXXXXXXXXX5852
AUTH: 065552
AUTH: 10404943

Customer Copy

Please Retain This Stub

Theatre Copy

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Squeeze 5 More Years Out of Your Vehicle

- Maybe not 35 years!

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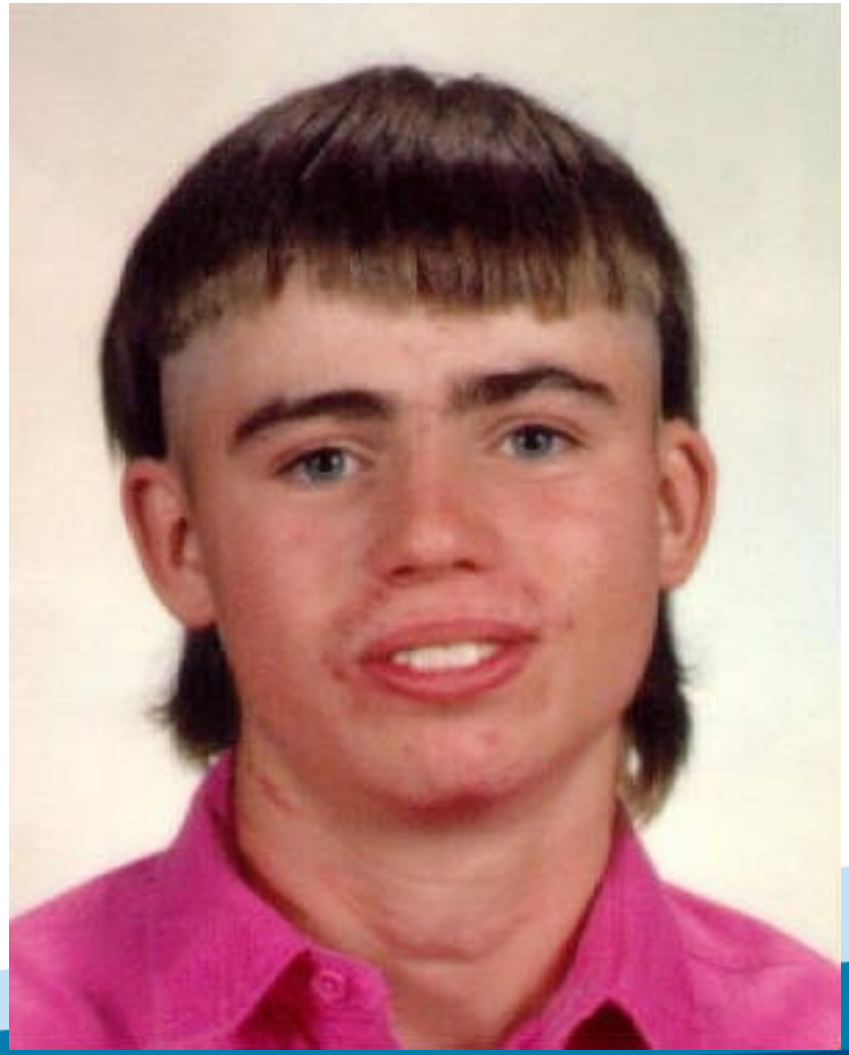
Not Necessarily a Good Savings Tip

- Cut your own hair



Big Savings Tip

Messages

I WANT TO LIVE WITH MY PARENTS FOR THE NEXT 30 YEARS.

Spending all your money on cheeseburgers, video games, or another pair of jeans might sound like a good idea today, but tomorrow... not so much. Enroll as a Saver at **www.militarysaves.org** and start saving now to build wealth later.

That, or get used to hanging out on your parent's couch...when you're 40.

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America Saves Week

Ben & Arthur: Both save at 12%, both save $2,000 per year.
Ben starts at age 19 and STOPS at 26. Arthur starts at age 27 and stops at age 65...

AGE	BEN INVESTS		ARTHUR INVESTS	
19	2,000	2,240	0	0
20	2,000	4,749	0	0
21	2,000	7,558	0	0
22	2,000	10,706	0	0
23	2,000	14,230	0	0
24	2,000	18,178	0	0
25	2,000	22,599	0	0
26	2,000	27,551	0	0
27	0	30,857	2,000	2,240
28	0	34,560	2,000	4,749
29	0	38,708	2,000	7,558
30	0	43,352	2,000	10,706
31	0	48,554	2,000	14,230
32	0	54,381	2,000	18,178
33	0	60,907	2,000	22,599
34	0	68,216	2,000	27,551
35	0	76,802	2,000	33,097
36	0	85,570	2,000	39,309
37	0	95,383	2,000	46,266
38	0	107,339	2,000	54,058
39	0	120,220	2,000	62,785
40	0	134,646	2,000	72,559
41	0	150,804	2,000	83,506
42	0	168,900	2,000	95,767
43	0	189,168	2,000	109,499
44	0	211,869	2,000	124,879
45	0	237,293	2,000	142,104
46	0	265,768	2,000	161,396
47	0	297,660	2,000	183,004
48	0	333,379	2,000	207,204
49	0	373,385	2,000	234,308
50	0	418,191	2,000	264,665
51	0	468,374	2,000	298,665
52	0	524,579	2,000	336,745
53	0	587,528	2,000	379,394
	0	658,032	2,000	427,161
	0	736,995	2,000	480,660
	0	825,435	2,000	540,579
	0	924,487	2,000	607,688
	0	1,035,425	2,000	682,851
	0	1,159,676	2,000	767,033
	0	1,298,837	2,000	861,317
61	0	1,454,698	2,000	966,915
62	0	1,629,261	2,000	1,085,185
63		1,824,773	2,000	1,217,647
64	0	2,043,746	2,000	1,366,005
65	0	**2,288,996**	2,000	**1,532,166**

$2,288,996
With only a $16,000 initial investment.

$1,532,166
Arthur NEVER caught up!

START NOW! START NOW! START

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Personal Savings Rate

Not always a nation of over-spenders

- 1980s – 10%
- 2006/2007 – Below 1%
- 2nd Quarter 2008 – 3%
- Currently – Above 1%

The Secret?

- No magic bullet to change financial situation
- 4 core principles of personal financial survival
  - Spend less, save the difference
  - Pay off high cost debt, as fast as possible
  - Invest in appreciable assets
  - Save for retirement

Social Marketing Campaign

- Military Saves encourages members to make a behavior change:
  - Develop a personal financial plan
  - Establish good credit
  - Save a portion of each paycheck
  - Enroll in SGLI, TSP, and (when eligible) SDP

Social Marketing Campaign

- Military Saves is a DoD-wide financial readiness campaign to persuade military service and family members, to reduce debt and save money
- Result: Ensuring personal financial readiness and positively impacting the nation's personal/household savings rates

Annual Saver Drive

- Annual during “Military Saves Week”
  - Last Sunday/Feb to first Sunday/Mar
  - In conjunction with America Saves Week
- Military Saves Week 2009:

  22 February – 1 March 2009

Campaign Focus

- Tactic: Annual “Military Saves Week”
  - Started in 2007
  - Each year has a focus/theme
    - 2007: Emergency Savings
    - 2008: Automatic Savings
    - 2009: Automatic Savings

Military Saves Week / America Saves Week

Use it as a **AAA** check up:

1. Yearly reminder to **A**ssess your savings status
2. **A**ct to improve
3. When you act, act **A**utomatically- through automatic savings

Ongoing Saving/Debt Reduction Campaign

- Enrollment open 24/7 year-round
- Participating organizations welcome and encouraged to organize local promotions to stimulate increased/new/automatic saving and debt reduction throughout year
- Changing to an ongoing campaign with 4 Quarterly themes: **Save & Invest, Military Youth, Debt Reduction, Retirement**

Ultimate Goal

- 10% or more of military personnel, civil servants, and defense contractor employees worldwide enrolled as Military Savers
  - Receive electronic newsletters for financial readiness and savings tips
  - Encourage them to get involved in encouraging others to:
    - Build wealth. Not Debt.

America Saves E-Wealth Coach

To view this email as a web page, go here.

america saves week

*This month's e-Wealth Coach is Suzanne Mayo Theus. Suzanne directs **Black America Saves** and in 2007 worked as the graduate coordinator of **Kansas State University Saves**. Suzanne is also completing her Ph.D. in Family Studies.*

Saving on Car Purchases

Dear Saver,

With economic markets in turmoil, I'm fielding a lot of questions about whether and how to buy a car. People are wondering if it's a good time to buy, whether they can get a good deal, and if they should take the plunge even as we hear more and more about the troubled financial industry.

Military Saves Newsletter

Military Saves E-Newsletter...

Welcome to the Military Saver e-newsletter. This message is a supplement to the monthly e-Wealth Coach letters and the quarterly American Saver newsletter, and is intended to keep Military Savers informed about campaign news, suggest ways you can spread the message to build wealth through savings and debt reduction, and to share inspiring stories about individual Savers and military organizations that help themselves and their members by promoting savings.

To share your story, email info@militarysaves.org. Please include your name, rank and/or title and organization name, duty location, and the name and contact information for your public affairs officer (if available). We'd like to include your photo and/or video of your savings message.

Thank you for your commitment to the movement to become a nation of Savers!

- Sarah Shirley, Director and Corporate/Association Liaison sarah@militarysaves.org
- Julie Kyrazis, Assistant Director and Military Liaison julie@militarysaves.org

Ask Wendy

By Wendy Christiansen

DoD Gives Advice on Housing Issues for Service Members

Should a Service member experience mortgage problems, the first step homeowners should take to avoid foreclosure is to immediately contact their lender. The Department of Housing and Urban Development (HUD) has trained counselors standing by who can meet with, counsel, and represent homeowners in matters relating to foreclosure. HUD can be contacted directly at 1-800-569-4287 and through their website at www.hud.gov/foreclosure . Additionally, servicemembers and their families can consult their local Legal Services Office for assistance, and trained consultants are standing by at Military One Source at 1-888-342-9647 and at the website www.militaryonesource.com to provide helpful information and connect affected callers to appropriate resources, which include HUD.

In addition, there are numerous tools and existing authorities available to the Services and commanders to help limit the effects of the foreclosure crisis on our troops and families who either own and rent:

- Local move payments when rented homes are foreclosed (a recent JFTR change)
- Basic Allowance for Housing (BAH) determination based on location of dependents

Saver Drive

- An organized effort to enroll as many people as possible in Military Saves

The Saver Pledge

I will help myself by saving money, reducing debt, and building wealth over time.
I will help my family and my country by encouraging other Americans to Build Wealth, Not Debt.

Signed (X)_____

Name_____

Email address_____

Installation_____ State or Country_____

If you are under 18, please tell us your age ____

When this pledge information is entered at www.MilitarySaves.org or by a Youth Center staff member, you will be enrolled as a Military Saver and will receive communication at the email address you provided. You may unsubscribe at any time. If you do not receive enrollment confirmation, your email address may have been entered incorrectly. Please email sshirley@americasaves.org to inquire about your membership. Military Saves is a social marketing campaign to persuade military families to save money and reduce debt. It is co-sponsored by Consumer Federation of America, a nonprofit organization, and the Department of Defense Financial Readiness Campaign, and is supported in part by the FINRA Investor Education Foundation. No one from Military Saves will ever try to sell you anything — ever.

Branch of service (check one):

Army	☐
Navy	☐
Air Force	☐
Marine Corps	☐
Coast Guard	☐
DoD	☐

Duty status (check one):

Active duty	☐
Reserve	☐
National Guard	☐
Spouse	☐
Son or Daughter	☐
Other Family Member	☐
Civilian Employee	☐
Contractor	☐
Retiree	☐
Other	☐

Rank/Grade (check one if applicable):

E1-E4	☐
E5-E6	☐
E7-E9	☐
O1-O3	☐
O4-O6	☐
O7-O10	☐

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I will help myself by saving money, reducing debt, and building wealth over time.

I will help my family and my country by encouraging other Americans to Build Wealth, Not Debt.

First Name:

Last Name:

Valid Email Address:

Need an email address? Click here

Installation Region: Please select your military installation region

Installation Location:

Installation Name:

Branch of Service: Please select your service status

Duty Status: Please select your duty status

Rank/Grade: Military only select one

☑ I am 14 years old or older. *(If you are 13 or younger and would like to join, please ask your parent, guardian, Youth Center staff, or teacher.)*

☑ I want to receive the Military Saver e-newsletter and other periodic communication from Military Saves.

Sign Up!

When this pledge information is entered at www.MilitarySaves.org or by a campaign volunteer, you will be enrolled as a Military Saver and will receive communication at the email address you provided. You may unsubscribe at any time. If you do not receive enrollment confirmation, your email address may have been entered incorrectly. Please email info@militarysaves.org to inquire about your membership. Military Saves is a social marketing campaign to persuade military families to save money and reduce debt. It is co-sponsored by Consumer Federation of America, a nonprofit organization, and the Department of Defense Financial Readiness Campaign, and is supported in part by the FINRA Investor Education Foundation. No one from Military Saves will ever try to sell you anything ever.

Signing up is easy. If you ever need to change information or have additional questions, please send an email to information@americasaves.org.

You MUST have a valid email address to register online.

All personal information will be treated confidentially. Please refer to our privacy policy for more information.

All America Saves information will be sent by email. Please adjust your spam blockers to admit mail from info@americasaves.org. All information is confidential.

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Number of Savers

End of 2007	End of Week 2008	End of March 2008	End of Oct 2008
8,300	16,000	26,000	32,000

Resource Updates

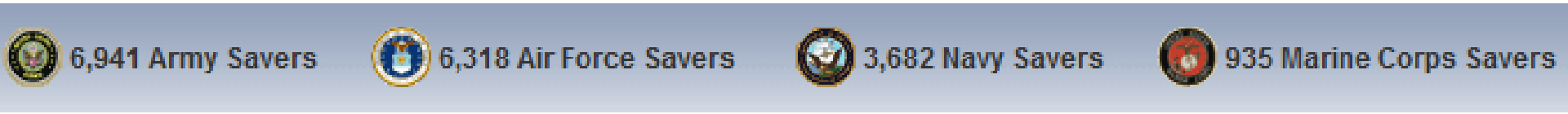
Memo to Endorse Military Saves

- To enhance financial readiness
- Annual program to encourage, motivate and educate Service members and their families
- Year round program with quarterly themes
- Command initiative to change financial culture
- Encourages all commanders and civilian directors to participate in Military Saves week 2009

Service Competition

MilitarySaves
BUILD WEALTH NOT DEBT
• Invite a Friend
• Media
• Contact Us
• Volunteer
About Us
Why Join?
Success Stories
Resources
Encouraging the military community to meet immediate needs and build long-term wealth through saving and debt reduction.
Join Today!
TAKE THE SAVER PLEDGE
www.militarysaves.org
The Saver Pledge
I will help myself by saving money, reducing debt, and building wealth over time.
I will help my family and my country by encouraging other Americans to Build Wealth, Not Debt.
I AGREE
1 What is Military Saves?
Military Saves is a national campaign to lead America in saving money to build wealth.
LEARN MORE
2 How you'll benefit?
You'll be part of a global movement dedicated to personal financial stability.
LEARN MORE
3 Take the Pledge!
Be a leader -- help yourself, your family, your country.
LEARN MORE
Be A Military Saver
31,935 Savers Strong!
6,941 Army Savers
6,318 Air Force Savers
3,682 Navy Savers
935 Marine Corps Savers

Numbers Zeroed 1 Jan 2009



Resource Kit

- Individual Resources
- Organization Resources
- Partner Resources
- Frequently Asked Questions
- Graphics Package
- Video PSAs
- Audio PSAs
- Resource Kit
- Press Releases
- Savings Tips
- AFCPE Military Spouse Fellowship
- Subscribe to Resource Updates

RESOURCE KIT

- Saver Drive OPLAN 2009
- Military Saves Financial Readiness Campaign At-A-Glance
- How to Join the Military Saves Campaign
- Military Saves Activities
- Military Saves Campaign Overview Powerpoint
- Military Saves OPLAN 2009 Powerpoint
- Military Saves Campaign Strategies Powerpoint
- February 2009 Calendar of Events

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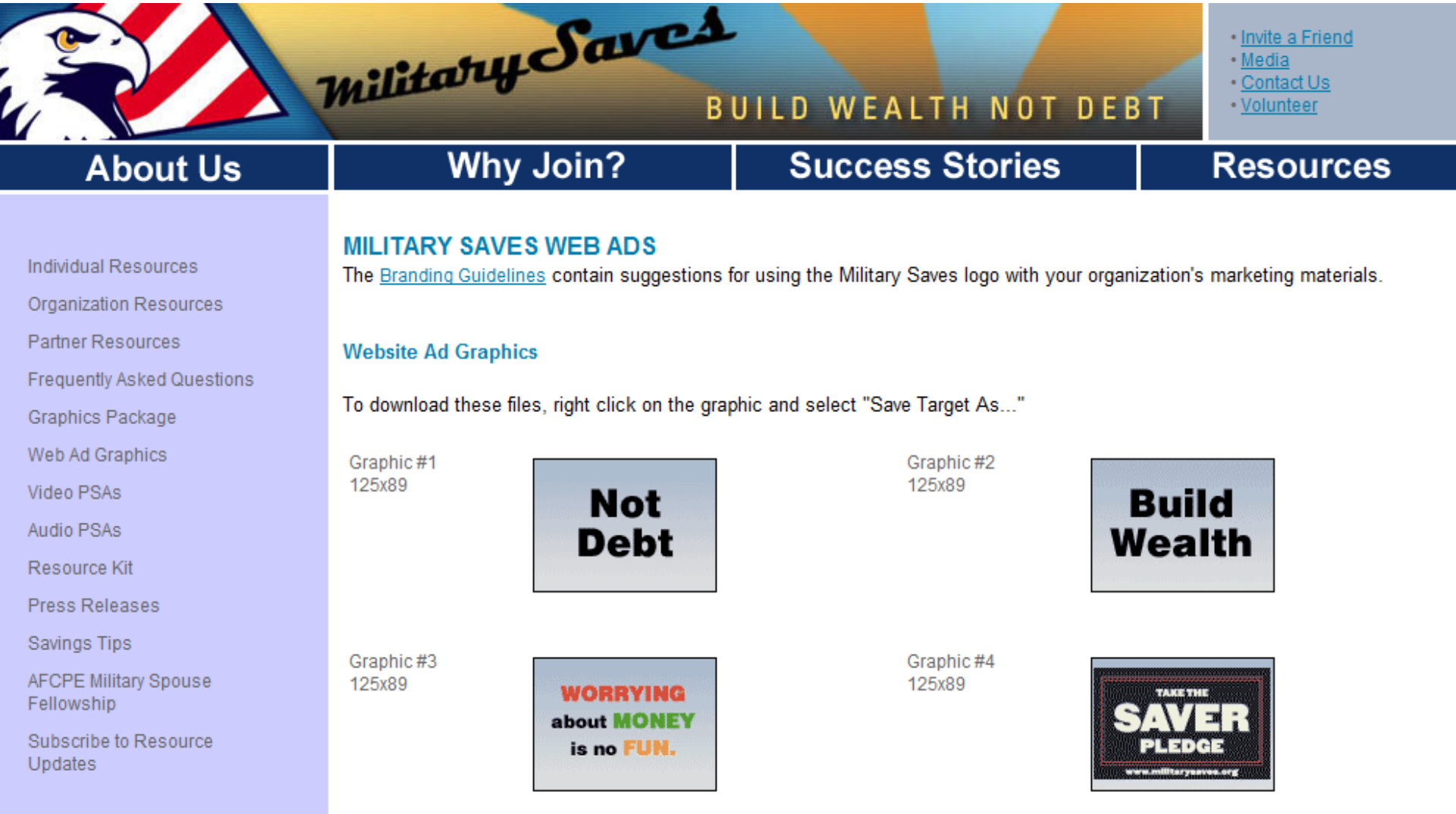
Downloadable Graphics

Web Ads


MilitarySaves
BUILD WEALTH NOT DEBT
• Invite a Friend
• Media
• Contact Us
• Volunteer
About Us
Why Join?
Success Stories
Resources
Individual Resources
Organization Resources
Partner Resources
Frequently Asked Questions
Graphics Package
Web Ad Graphics
Video PSAs
Audio PSAs
Resource Kit
Press Releases
Savings Tips
AFCPE Military Spouse Fellowship
Subscribe to Resource Updates
MILITARY SAVES WEB ADS
The Branding Guidelines contain suggestions for using the Military Saves logo with your organization's marketing materials.
Website Ad Graphics
To download these files, right click on the graphic and select "Save Target As..."
Graphic #1
125x89
Not Debt
Graphic #2
125x89
Build Wealth
Graphic #3
125x89
WORRYING about MONEY is no FUN.
Graphic #4
125x89
TAKE THE SAVER PLEDGE

Request Resource Updates

Why Join?
Success Stories
Resources
CAMPAIGN RESOURCES
Individual Saver Resources
Saving money is a simple concept that just takes some practice. Check out these helpful resources.
Individual Resources
Unit and Organizational Resources
An online toolkit that gives you and your organization everything you need to become a Military Saves Community.
Organization Resources

Keep up to date: Subscribe to Resource Updates

Profile Center

14The subscriber already exists in the list

America
You Can Build Wealth
SAVES
personal wealth estimator
discover your wealth building potential
ABOUT US
ENROLL NOW
SAVER RESOURCES
SAVINGS STRATEGIES
NATIONAL CAMPAIGNS
LOCAL CAMPAIGNS
ORGANIZING A CAMPAIGN
PRESS ROOM
CONTACT US
HOME > PROFILE CENTER
Profile Center
Update successful.
Your subscription settings are below:
Email:
First Name:
Last Name:
Mailing Lists:
Test List 1
Test List 4
UnsubscribeAll from ALL lists.
Update Profile
Reset Form
Let us know what you think of these emails. Send your feedback to information@americasaves.org.
America Saves is a national campaign involving more than 1,000 non-profit, government, and corporate groups that encourages individuals and families to save and build personal wealth. This website is supported in part by a grant from GE Money—Americas.

MilitarySaves

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- The campaign guidelines and resources are provided by DoD's nonprofit partner, Consumer Federation of America

AmericaSaves®
You Can Build Wealth

MilitarySaves

- Military Saves was made possible in part through the generous support of the FINRA Investor Education Foundation.

Please visit SaveAndInvest.org

- Military Saves is also supported by Chase Bank, Wells Fargo Bank, and Dave Ramsey's Financial Peace University Military Edition.

The 2009 Military Saves Campaign

Military Saves Week
22 February – 1 March